

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
One Bowling Green  
New York, NY 10004-1408**

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IN RE: Monica Roberts  
aka Monica T Roberts  
SSN/TAX ID: xxx-xx-9733

CASE NO.: 04-11114-rdd

CHAPTER: 7

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 2/21/04 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Robert L. Geltzer is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 2/25/05

Robert D. Drain, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## CERTIFICATE OF SERVICE

District/off: 0208-1  
Case: 04-11114User: asuarez  
Form ID: 155Page 1 of 2  
Total Served: 47

Date Rcvd: Feb 25, 2005

The following entities were served by first class mail on Feb 27, 2005.

db +Monica Roberts, 127 West 92 Street Apartment 3-B, New York, NY 10025-7579  
 aty +Lance Roger Spodek, Lance Roger Spodek, P.C., 277 Broadway, Suite 1200,  
 New York, NY 10007-2014  
 tr +Robert L. Geltzer, Tendler Biggins & Geltzer, 1556 Third Avenue, Suite 505,  
 New York, NY 10128-3100  
 smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
 smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
 Brooklyn, NY 11201-3719  
 smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
 Albany, NY 12205-0300  
 smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,  
 New York, NY 10007-1701  
 ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
 3390350 AT&T Universal Card, PO Box 8211, South Hackensack, NJ 07606-8211  
 3390346 +Alliance One Receivables, 4797 Ruffner Street, San Diego, CA 92111-1519  
 3390351 +Bank One, Bankruptcy Unit, PO Box 2043, Dayton, OH 45401-2043  
 3390355 Bonded Collection Corp., 29 East Madison St., Suite 1650, Chicago, IL 60602-4427  
 3390357 Chase, P.O.Box 29735, New York, NY 10087-9735  
 3390358 +Chase, PO Box 15152, Wilmington, DE 19850-5152  
 3390356 Chase, PO Box 15583, Wilmington, DE 19886-1194  
 3390360 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500  
 3390359 +Citi Cards, PO Box 8101, South Hackensack, NJ 07606-8101  
 3390361 Citibank, Bankruptcy Dept., PO Box 20487, Kansas City, MO 64195-0487  
 3390362 +Citibank SD NA Legal Dept, Legal Dept., 701 East 60 St. North, Sioux Falls, SD 57104-0432  
 3390365 Fleet Credit Card Company, P.O Box 15368, Wilmington, DE 19886-5368  
 3390366 +Fleet National Bank, Attn:Bankruptcy Dept., PO Box 1016, Horsham, PA 19044-8016  
 3390368 +HSBC Bank, USA, Legal Dept., One HSBC Center - 9 Fl., Buffalo, NY 14203-2801  
 3390369 HSBC Bank, USA, Suite 0627, Buffalo, NY 14270-0627  
 3390367 +Harris & Harris Ltd., 600 West Jackson Blvd., Suite 400, Chicago, IL 60661-5623  
 3390371 +JPMorgan Chase, Legal Dept., 100 Duffy Ave., 3H2, Hicksville, NY 11801-3639  
 3390373 MBNA America, PO Box 15137, Wilmington, DE 19886-5137  
 3390372 +MBNA America, Bankruptcy Dept., PO Box 15026, Wilmington, DE 19850-5026  
 3390374 NCO Financial Systems Inc, PO Box 41457, Philadelphia, PA 19101-1457  
 3390377 NYS Dept Tax & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 3390378 +NYS Dept. Tax & Finance, Queens District Office, 80-02 Kew Gardens Road,  
 Kew Gardens, NY 11415-3600  
 3390375 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 3390376 +Northland Group, Inc., P.O. Box 390846, Mail Code CBK1, Edina, MN 55439-0846  
 3390380 Saks Fifth Avenue, PO Box 17157, Baltimore, MD 21297-1157  
 3390379 +Saks Fifth Avenue, 12 East 49 St., New York, NY 10017-1088  
 3390381 +State of New York, Attorney General Office, 120 Broadway, New York, NY 10271-0332  
 3390383 +US Department of Justice, Tax Division, Box 55 - Ben Franklin Station, Ben Franklin Station,  
 Washington, DC 20044-0055  
 3390382 +United States Attorney - SDNY, 100 Church Street, 19th Floor, New York, NY 10007-2605  
 3390363 +eCast Settlement Corp., c/o Phillips and Cohen Assoc, 695 Rancocas Rd.,  
 Mount Holly, NJ 08060-5626

The following entities were served by electronic transmission on Feb 25, 2005 and receipt of the transmission was confirmed on:

3390350 EDI: CITICORP.COM Feb 25 2005 18:01:00 AT&T Universal Card, PO Box 8211,  
 South Hackensack, NJ 07606-8211  
 3390347 EDI: AMEREXPR.COM Feb 25 2005 18:00:00 American Express, P.O. Box 2855,  
 New York, NY 10116-2855  
 3390348 EDI: AMEREXPR.COM Feb 25 2005 18:00:00 American Express, Customer Service Dept.,  
 PO Box 297807, Fort Lauderdale, FL 33329-7807  
 3390349 EDI: AMEREXPR.COM Feb 25 2005 18:00:00 American Express, PO Box 360002,  
 Fort Lauderdale, FL 33336-0002  
 3390353 EDI: FIRSTUSA.COM Feb 25 2005 18:01:00 Bank One, Bankruptcy Unit, PO Box 15153,  
 Wilmington, DE 19886-5153  
 3390352 EDI: FIRSTUSA.COM Feb 25 2005 18:01:00 Bank One, Bankruptcy Unit, PO Box 8650,  
 Wilmington, DE 19899-8650  
 3390354 EDI: TSYS2.COM Feb 25 2005 18:01:00 Bloomingdale's, PO Box 4590, Carol Stream, IL 60197-4590  
 3390361 EDI: CITICORP.COM Feb 25 2005 18:01:00 Citibank, Bankruptcy Dept., PO Box 20487,  
 Kansas City, MO 64195-0487  
 3390364 EDI: FIRSTUSA.COM Feb 25 2005 18:01:00 First USA Bank, NA, PO Box 8776,  
 Wilmington, DE 19899-8776  
 3390365 EDI: BANKAMFLEET.COM Feb 25 2005 18:00:00 Fleet Credit Card Company, P.O Box 15368,  
 Wilmington, DE 19886-5368  
 3390366 +EDI: BANKAMFLEET.COM Feb 25 2005 18:00:00 Fleet National Bank, Attn:Bankruptcy Dept.,  
 PO Box 1016, Horsham, PA 19044-8016  
 3390370 +EDI: IRS.COM Feb 25 2005 18:00:00 IRS-Special Procedures Branch, Bkrptcy Sec., Mail Code C:SPF,  
 290 Broadway-5th Floor, New York, NY 10007-1823  
 3510398 EDI: ECAST.COM Feb 25 2005 18:01:00 eCAST Settlement Corporation, assignee of,  
 MBNA America Bank N.A., Becket and Lee LLP, Attorneys/Agent, Attn: Barbara K. Hamilton, Esq.,  
 P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0208-1  
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aty\* +Robert L. Geltzer, Tendler Biggins & Geltzer, 1556 Third Avenue, Suite 505,  
New York, NY 10128-3100

TOTALS: 0, \* 1

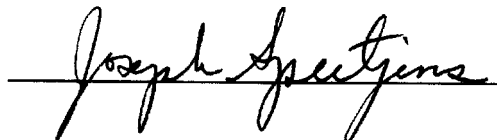
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.